

Ex. '10'

H8966

## Mortgage Account Information

citi

Account Number: [REDACTED] 351-7  
 Payment Date: 02/01/19  
 Payment Amount: \$53,904.00

Statement Date: 01/17/19

How to reach us

www.citimortgage.com

BANKRUPTCY SERVICE CENTER: 1-866-613-5636\*

Please reference your account number [REDACTED] 351 when calling.

\*Calls are randomly monitored and recorded to ensure quality service.

Your dedicated Single Point of Contact is THE HOMEOWNER SUPPORT TEAM 866-272-4749, Ext 0366453.\*

## Explanation of Payment Amount

Principal	\$164.36
Interest	\$358.28
Escrow	\$196.08
<b>Regular Monthly Payment</b>	<b>\$718.72</b>
Past Unpaid Amount	\$53,185.28
<b>Total Payment Amount</b>	<b>\$53,904.00</b>

## Account Information

WILLIAM R SCHULTE

MELANI SCHULTE

Property Address: 9500 ASPEN GLOW DR  
LAS VEGAS, NV 89134

Type of Mortgage

FIXED RATE LOAN

Outstanding Principal Balance

\$92,263.86

Interest Rate

5.25000%

Escrow Balance

\$3,618.54

## Past Payments Breakdown

	Paid Since 12/18/18	Paid Year to Date
Principal	\$0.00	\$0.00
Interest	\$0.00	\$0.00
Partial Payment (Unapplied)**	\$522.64	\$653.12
<b>Total</b>	<b>\$522.64</b>	<b>\$653.12</b>

## Transaction Activity (12/19/18 to 01/17/19)

Date	Description	Charges/Adjustments	Payments
01/07/19	Property Valuation - Broker Price Opinion Fee	-\$88.00	
01/08/19	Post-Petition Partial Payment Received - Thank you		\$522.64

TO THE EXTENT THE OBLIGATION HAS BEEN DISCHARGED OR IS SUBJECT TO AN AUTOMATIC STAY UNDER TITLE 11 OF THE UNITED STATES CODE, THIS STATEMENT IS FOR COMPLIANCE AND INFORMATIONAL PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR AN ATTEMPT TO COLLECT ANY SUCH OBLIGATION.

Important messages continued on the next page

To ensure timely processing, please enclose your check and the coupon below in the envelope provided.



P.O. Box 6243  
 Sioux Falls, SD 57117-6243

Mortgage Statement  
 Enclosed

Account Number: [REDACTED] 351-7

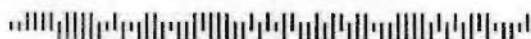
Total Amount For 02/01/19:

\$53,904.00

Please designate how you want us to apply any additional funds. Undesignated additional funds are applied in the following order: 1) late charges and/or fees, 2) principal. Once paid, additional funds cannot be returned.  
 Do not include cash or account inquiries with your payment.  
 Please see reverse side for mailing address and phone number changes.

Additional Principal:	\$	
Additional Escrow:	\$	
Additional Late Charges:	\$	
Additional Monthly Payment:	\$	
<b>Total Amount Enclosed</b>	<b>\$</b>	<b></b>

00002089 1 J05A1770 TTD 00000793



WILLIAM R SCHULTE  
 MELANI SCHULTE  
 9811 W CHARLESTON BLVD STE2-351  
 LAS VEGAS NV 89117-7519

Include account number on check. Make payable to CitiMortgage, Inc.

CITIMORTGAGE, INC.  
 PO BOX 78015  
 PHOENIX AZ 85062-8015



## Partial Payments/Unapplied Funds Information

citi

**\*\*Partial Payment Unapplied:** Any partial payments you make that are not applied to the mortgage, may be held in one or more separate unapplied accounts. Once we receive funds equal to a full monthly payment, we will apply those funds to your mortgage. The unapplied amount shown in the Past Payments Breakdown section of this statement, under the Paid Year to Date column, reflects the balance of unapplied funds held as of the statement date and should not be construed as a Year to Date amount.

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## Account History



### *Recent Account History*

- Payment for 08/01/18: Unpaid Regular Monthly Payment amount of \$49,591.68.
- Payment for 09/01/18: Unpaid Regular Monthly Payment amount of \$50,310.40.
- Payment for 10/01/18: Unpaid Regular Monthly Payment amount of \$51,029.12.
- Payment for 11/01/18: Unpaid Regular Monthly Payment amount of \$51,747.84.
- Payment for 12/01/18: Unpaid Regular Monthly Payment amount of \$52,466.56.
- Payment for 01/01/19: Unpaid Regular Monthly Payment amount of \$53,185.28.
- **Total Unpaid Regular Monthly Payment amount as of this statement: \$53,904.00**

**If You Are Experiencing Financial Difficulty:** HUD-approved housing counseling agencies are available to provide you with information about mortgage and foreclosure counseling and assistance. Call 1-800-569-4287 to speak with an expert about your individual situation or visit HUD at [www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm](http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm)

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## Mortgage Account Information

citi

Account Number: [REDACTED] 351-7  
 Payment Date: 03/01/19  
 Payment Amount: \$53,904.00

Statement Date: 02/20/19

How to reach us

www.citimortgage.com

BANKRUPTCY SERVICE CENTER: 1-866-613-5636\*

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## Explanation of Payment Amount

Principal	\$165.08
Interest	\$357.56
Escrow	\$196.08
Regular Monthly Payment	\$718.72
Past Unpaid Amount	\$53,185.28
<b>Total Payment Amount</b>	<b>\$53,904.00</b>

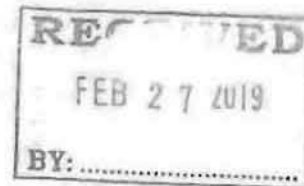
## Account Information

WILLIAM R SCHULTE  
 MELANI SCHULTE  
 Property Address: 9500 ASPEN GLOW DR  
 LAS VEGAS, NV 89134

Type of Mortgage	FIXED RATE LOAN
Outstanding Principal Balance	\$92,144.87
Interest Rate	5.25000%
Escrow Balance	\$3,343.45
Interest Paid Year to Date	\$403.65
CitiMortgage Taxes Paid Year to Date	\$471.17

## Past Payments Breakdown

	Paid Since 01/17/19	Paid Year to Date
Principal	\$118.99	\$118.99
Interest	\$403.65	\$403.65
Escrow	\$196.08	\$196.08
Partial Payment (Unapplied)**	-\$196.08	\$457.04
<b>Total</b>	<b>\$522.64</b>	<b>\$1,175.76</b>



## Transaction Activity (01/18/19 to 02/20/19)

Date	Description	Charges/Adjustments	Payments
02/07/19	Post-Petition Partial Payment Received - Thank you		\$522.64
02/07/19	Post-Petition Partial Payment Received - Thank you		-\$718.72
02/07/19	Post-Petition Partial Payment Received - Thank you		\$718.72

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Important messages continued on the next page

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P.O. Box 6243  
 Sioux Falls, SD 57117-6243

Mortgage Statement  
 Enclosed

Account Number: [REDACTED] 351-7

Total Amount For 03/01/19:

\$53,904.00

Please designate how you want us to apply any additional funds. Undesignated additional funds are applied in the following order: 1) late charges and/or fees, 2) principal. Once paid, additional funds cannot be returned. Do not include cash or account inquiries with your payment. Please see reverse side for mailing address and phone number changes.

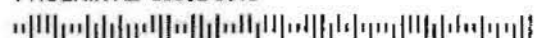
Additional Principal:	\$	
Additional Escrow:	\$	
Additional Late Charges:	\$	
Additional Monthly Payment:	\$	
Total Amount Enclosed	\$	

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WILLIAM R SCHULTE  
 MELANI SCHULTE  
 9811 W CHARLESTON BLVD STE2-351  
 LAS VEGAS NV 89117-7519

Include account number on check. Make payable to CitiMortgage, Inc

CITIMORTGAGE, INC.  
 PO BOX 78015  
 PHOENIX AZ 85062-8015



## Mortgage Account Information

citi

ACCOUNT NUMBER: [REDACTED] 51-7

## Transaction Activity (01/18/19 to 02/20/19)

Date	Description	Charges/Adjustments	Payments
02/07/19	Bankruptcy Attorney Fee	\$250.00	
02/12/19	Escrow Disbursement - County Tax		-\$471.17
02/19/19	Bankruptcy Attorney Fee	-\$250.00	

## Important Messages

If you no longer wish to receive statements, please send a written request to the following address: 1000 Technology Drive, MS 100 Opt Out/in, O'Fallon, MO 63368

If you later choose to resume delivery of statements, you must do so in writing to the above address. Please be aware that we cannot resume delivery of statements if such delivery was halted by a Bankruptcy Court order.

The mortgage debt has been modified by an Order in the bankruptcy proceeding. The Explanation of Payment Amount section is based upon the terms of that Order.

If the outstanding principal balance is less than the monthly contractual amount, you may contact us to receive the final payoff amount.

Net mortgage interest paid in 2018: \$2,982.09.

Real estate taxes paid in 2018: \$1,415.28.

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## Partial Payments/Unapplied Funds Information

citi

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## Account History

citi

### Recent Account History

- Payment for 09/01/18: Unpaid Regular Monthly Payment amount of \$49,591.68.
- Payment for 10/01/18: Unpaid Regular Monthly Payment amount of \$50,310.40.
- Payment for 11/01/18: Unpaid Regular Monthly Payment amount of \$51,029.12.
- Payment for 12/01/18: Unpaid Regular Monthly Payment amount of \$51,747.84.
- Payment for 01/01/19: Unpaid Regular Monthly Payment amount of \$52,466.56.
- Payment for 02/01/19: Unpaid Regular Monthly Payment amount of \$53,185.28.
- **Total Unpaid Regular Monthly Payment amount as of this statement: \$53,904.00**

**If You Are Experiencing Financial Difficulty:** HUD-approved housing counseling agencies are available to provide you with information about mortgage and foreclosure counseling and assistance. Call 1-800-569-4287 to speak with an expert about your individual situation or visit HUD at [www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm](http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm)

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CITIMORTGAGE, INC.  
P.O. Box 6243  
Sioux Falls, SD 57117-6243

ASPEG



03/13/2019



JOHNSON & GUBLER PC  
8831 WEST SAHARA AVENUE  
LAS VEGAS NV 89117

RE: Client Name:

WILLIAM R SCHULTE  
MELANI SCHULTE

Property Address:

9500 ASPEN GLOW DR  
LAS VEGAS, NV 89134

3/18/2019 Received  
Servicing Transfer

BUS1009445.75267





Dear JOHNSON & GUBLER PC:

CitiMortgage Account Number: [REDACTED] 851

This communication is in regards to your above-referenced client's mortgage loan. Please forward to your client if you deem appropriate.

Dear CitiMortgage Client(s):

When it comes to your mortgage, you want a simple, easy experience. From payments and insurance to escrow and year-end tax statements, you want access to important information when you want it, so you can get back to living your life with the full confidence your home loan is in good hands.

We are proud of the service we provide to mortgage customers. To continue this tradition, we have entered into an agreement with Cenlar FSB d/b/a Central Loan Administration & Reporting ("Cenlar FSB"), where CitiMortgage will utilize Cenlar FSB to perform various servicing functions. For decades, Cenlar FSB has specialized in caring for mortgage customers. Simply put, this is all they do, and they do it extraordinarily well.

**ACTION NEEDED**

Beginning April 1, 2019, in the event you voluntarily elect to make mortgage payments, please continue to make payments according to your bankruptcy plan (if applicable). Otherwise, effective April 1, 2019, all payments should be sent to Cenlar FSB directly. To reach Cenlar FSB, please call 1-855-839-6253 or go online at [www.loanadministration.com](http://www.loanadministration.com).

Your new Cenlar FSB account number: [REDACTED] 3317

After the transfer of your mortgage servicing, Cenlar FSB will be your new contact for all questions related to payments, escrow, insurance and other details of your mortgage account. The Notice of Servicing Transfer required by federal law is enclosed and includes contact information.

Thank you for allowing CitiMortgage to service your home mortgage needs.

Sincerely,

Sincerely,

CitiMortgage, Inc.

Cenlar FSB

Enclosure

This is an attempt to collect a debt and any information obtained will be used for that purpose. If you are in active bankruptcy, this notice is for informational purposes only and is not an attempt to collect a debt in violation of the bankruptcy automatic stay. Your loan will be administered in your bankruptcy case. You have no affirmative obligation to respond to this notice.

**NOTICE REGARDING DEBT DISCHARGED IN BANKRUPTCY** – This notice is for informational purposes only and is not an attempt to collect a debt for which your personal liability has been discharged in bankruptcy. You no longer have any personal liability in connection with this mortgage loan and nothing in this notice is intended to state or imply otherwise. This notice is being sent with respect to our lien interest in the mortgaged property only. Any action taken is for the sole purpose of protecting our lien interest in the mortgaged property including the right to foreclose the mortgaged property. If you wish to retain your property, you may pay the amount due under the loan. Failure to make such payments to retain your property may only result in our exercising any lien rights against the mortgaged property and will not result in any personal liability to you.



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## Mortgage Account Information

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Account Number: [REDACTED] 351-7  
 Payment Date: 04/01/19  
 Payment Amount: \$54,622.72

Statement Date: 03/19/19

How to reach us

www.citimortgage.com

BANKRUPTCY SERVICE CENTER: 1-866-613-5636\*

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## Explanation of Payment Amount

Principal	\$165.80
Interest	\$356.84
Escrow	\$196.08
Regular Monthly Payment	\$718.72
Past Unpaid Amount	\$53,904.00
<b>Total Payment Amount</b>	<b>\$54,622.72</b>

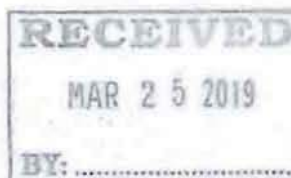
## Account Information

WILLIAM R SCHULTE  
 MELANI SCHULTE  
 Property Address: 9500 ASPEN GLOW DR  
 LAS VEGAS, NV 89134

Type of Mortgage	FIXED RATE LOAN
Outstanding Principal Balance	\$92,144.87
Interest Rate	5.25000%
Escrow Balance	\$3,343.45
Interest Paid Year to Date	\$403.65
CitiMortgage Taxes Paid Year to Date	\$471.17

## Past Payments Breakdown

	Paid Since 02/20/19	Paid Year to Date
Principal	\$0.00	\$118.99
Interest	\$0.00	\$403.65
Escrow	\$0.00	\$196.08
Partial Payment (Unapplied)**	\$0.00	\$457.04
<b>Total</b>	<b>\$0.00</b>	<b>\$1,175.76</b>



## Transaction Activity (02/21/19 to 03/19/19)

Date	Description	Charges/Adjustments	Payments
NO TRANSACTIONS HAVE OCCURRED SINCE YOUR LAST STATEMENT			

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Mortgage Statement  
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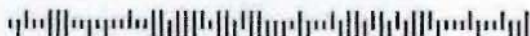
Account Number: [REDACTED] 51-7

Total Amount For 04/01/19: \$54,622.72

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Additional Principal:	\$	
Additional Escrow:	\$	
Additional Late Charges:	\$	
Additional Monthly Payment:	\$	
<b>Total Amount Enclosed</b>	<b>\$</b>	

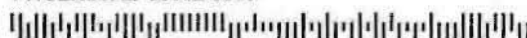
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WILLIAM R SCHULTE  
 MELANI SCHULTE  
 9811 W CHARLESTON BLVD  
 STE2-351  
 LAS VEGAS NV 89117-7519

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CITIMORTGAGE, INC.  
 PO BOX 78015  
 PHOENIX AZ 85062-8015



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## Partial Payments/Unapplied Funds Information

citi

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## Account History

citi

### Recent Account History

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**Melani Schulte**

9811 West Charleston Blvd. #2-351  
Las Vegas, NV 89117

March 29, 2019

City National Bank  
P.O. Box 60938  
Los Angeles, CA 90060

Property Address: 9500 Aspen Glow Dr., Las Vegas, NV 89134  
Associated Account Numbers: [REDACTED] 09  
Associated Borrowers: Melani Schulte & William R. Schulte  
9811 West Charleston Blvd., #2-351  
Las Vegas, NV 89117

Per the CFPB 2016 Mortgage Servicing Final Rule, mortgage servicers are required (as of April 19, 2018) to provide me with modified periodic statements to the borrower who files for a bankruptcy plan and periodic regular mortgage statement to borrower who subsequently exits such a plan.

I hereby request past, current and continuing mortgage statements to be sent to the mailing address 9811 W. Charleston Blvd., #2-351, Las Vegas, NV 89117.

Best regards,

Melani Schulte